

**Information to identify the case:**

Debtor 1	<b>Brian E Kopta</b>	Social Security number or ITIN	<b>xxx-xx-6013</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Christine E Kopta</b>	Social Security number or ITIN	<b>xxx-xx-4677</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>11-11452-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian E Kopta  
dba Tall Pine Builders

Christine E Kopta

12/28/16

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Brian E Kopta  
 Christine E Kopta  
 Debtors

Case No. 11-11452-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: amaz  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 65

Date Rcvd: Dec 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2016.

db/jdb +Brian E Kopta, Christine E Kopta, 102 North Street, Cochranton, PA 16314-9708  
 cr +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Columbus, OH 43219-6009  
 cr +Northwest Savings Bank, 100 Liberty Avenue, Drawer 128, Warren, PA 16365-0128  
 13220049 +Chase, P.O. Box 469030, Glendale, CO 80246-9030  
 13172519 +Cnh Capital America LLC, 233 Lake Avenue, Racine, WI 53403-1015  
 13172527 +FMS, Inc., 4915 South Union Avenue, Tulsa, OK 74107-7839  
 13172524 +First National Bank Of Pa, 3320 East State Street, Hermitage, PA 16148-3399  
 13214454 +First National Bank of Pennsylvania, ATTENTION: Christine A. Lombardo,  
 4140 East State Street, Hermitage, PA 16148-3401  
 13352160 +JPMorgan Chase Bank, National Association, 700 Kansas Lane, Mail Code LA4-5555,  
 Attn: Correspondence mail, Monroe, LA 71203-4774  
 13352161 JPMorgan Chase Bank, National Association, c/o Beth L. Slaby, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th floor, Pittsburgh, PA 15222  
 13587845 +Keri P. Ebeck, Esquire, Weltman, Weinberg, & Reis Co., LPA, 1400 Koppers Bldg.,  
 436 Seventh Avenue, Pittsburgh, PA 15219-1842  
 13172539 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
 (address filed with court: Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365)  
 13172538 +Nextcard, Po Box 60610, Phoenix, AZ 85082-0610  
 13202828 +Northwest Savings Bank, ATTENTION: Bankruptcy Specialist, P.O. Box 337,  
 Warren, PA 16365-0337  
 13172541 #+Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1787  
 13172542 +Peoples Bank Credit Card Services, Attn: Bankruptcy, Po Box 7092 Rccb 0680,  
 Bridgeport, CT 06601-7092  
 13174944 +RBS Citizens Bank, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359  
 13172545 +Sterling Jewelers, LeRoy's Jewelers, 38 South Hamilton Road, Columbus, OH 43213-2013  
 13172547 +Three Rivers Bank, 1615 Northland Boulevard, Fort Wayne, IN 46825-6554

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 29 2016 01:41:41 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Dec 29 2016 01:18:00 PRA Receivables Management LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 13172509 EDI: HNDA.COM Dec 29 2016 01:18:00 American Honda Finance, Po Box 168088,  
 Irving, TX 75016  
 13172506 +E-mail/Text: BANKRUPTCYDSM@DELAGELANDEN.COM Dec 29 2016 01:42:59 Agri Accept,  
 P.O. Box 2000, Johnston, IA 50131-0020  
 13172507 +EDI: AMEREXPR.COM Dec 29 2016 01:18:00 American Express, P.O. Box 981535,  
 El Paso, TX 79998-1535  
 13172508 +EDI: AMEREXPR.COM Dec 29 2016 01:18:00 American Express, PO Box 981537,  
 El Paso, TX 79998-1537  
 13223993 EDI: BECKLEE.COM Dec 29 2016 01:18:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13176447 EDI: BANKAMER2.COM Dec 29 2016 01:18:00 FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102  
 13179968 EDI: BANKAMER2.COM Dec 29 2016 01:18:00 FIA Card Services, NA as successor in interest to,  
 Bank of America NA and MBNA America Bank, PO Box 15102, Wilmington, DE 19886-5102  
 13172510 +EDI: BANKAMER2.COM Dec 29 2016 01:18:00 Bank Of America, Po Box 17054,  
 Wilmington, DE 19850-7054  
 13172511 +EDI: BANKAMER.COM Dec 29 2016 01:18:00 Bank Of America, Attn: Bankruptcy NC4-105-03-14,  
 Po Box 26012, Greensboro, NC 27420-6012  
 13221270 +EDI: OPHSUBSID.COM Dec 29 2016 01:19:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13172513 EDI: CHASE.COM Dec 29 2016 01:18:00 Chase, Po Box 1093, Northridge, CA 91328  
 13172516 EDI: CITICORP.COM Dec 29 2016 01:18:00 Childrens Place, Attn.: Centralized Recovery,  
 Po Box 20363, Kansas City, MO 64195  
 13172518 EDI: CITICORP.COM Dec 29 2016 01:18:00 Citibank Usa,  
 Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195  
 13172549 EDI: CITICORP.COM Dec 29 2016 01:18:00 Universal/citi, Attn.: Centralized Bankruptcy,  
 Po Box 20507, Kansas City, MO 64195  
 13197318 +EDI: OPHSUBSID.COM Dec 29 2016 01:19:00 Candica, L.L.C., c/o Weinstein & Riley, P.S.,  
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 13172512 +EDI: CAPITALONE.COM Dec 29 2016 01:18:00 Capital One Bank (USA) N.A., Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 13219855 EDI: CAPITALONE.COM Dec 29 2016 01:18:00 Capital One Bank (USA), N.A.,  
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
 13172514 +EDI: CHASE.COM Dec 29 2016 01:18:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 13172515 +EDI: CHASE.COM Dec 29 2016 01:18:00 Chase, 201 North Walnut Street//Del-1027,  
 Wilmington, DE 19801-2920  
 13208994 EDI: CHASE.COM Dec 29 2016 01:18:00 Chase Bank USA, N.A., PO Box 15145,  
 Wilmington, DE 19850-5145  
 13172517 +EDI: CITICORP.COM Dec 29 2016 01:18:00 Citi-bp Oil, Po Box 6497,  
 Sioux Falls, SD 57117-6497

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User: amaz  
Form ID: 3180W

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Total Noticed: 65

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13172520 EDI: DISCOVER.COM Dec 29 2016 01:18:00 Discover Financial, Po Box 8003,  
Hilliard, OH 43026  
13197118 EDI: DISCOVER.COM Dec 29 2016 01:18:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
13172521 +E-mail/Text: collections@egefcu.org Dec 29 2016 01:42:04 Erie General Electric FCU,  
2154 East Lake Road, Erie, PA 16511-1140  
13172523 +EDI: BANKAMER.COM Dec 29 2016 01:18:00 FIA Card Services, P.O. Box 15019,  
Wilmington, DE 19886-5019  
13172528 EDI: FORD.COM Dec 29 2016 01:18:00 Ford Motor Credit Corporation, Po Box 6275,  
Deerborn, MI 48121  
13172522 +EDI: WFNNB.COM Dec 29 2016 01:18:00 Fashion Bug, PO Box 182273, Columbus, OH 43218-2273  
13172525 +EDI: CHASE.COM Dec 29 2016 01:18:00 First Usa Bank N A, 1001 Jefferson Plaza,  
Wilmington, DE 19801-1493  
13172526 +EDI: BANKAMER.COM Dec 29 2016 01:18:00 Fleet Cc/Bank of America,  
Attn: Bankruptcy/MC NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
13172530 +EDI: RMSC.COM Dec 29 2016 01:18:00 Gemb/JCPenney, Attention: Bankruptcy, Po Box 103104,  
Roswell, GA 30076-9104  
13172531 +EDI: RMSC.COM Dec 29 2016 01:18:00 Gemb/walmart, Po Box 981400, El Paso, TX 79998-1400  
13172533 +EDI: HFC.COM Dec 29 2016 01:18:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5895,  
Carol Stream, IL 60197-5895  
13385843 EDI: JEFFERSONCAP.COM Dec 29 2016 01:19:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD MN 56302  
13172534 EDI: CBSKOHL.S.COM Dec 29 2016 01:18:00 Kohls/capital one, N56 West 17000 Ridgewood Drive,  
Menomonee Falls, WI 53051  
13172535 EDI: LEADINGEDGE.COM Dec 29 2016 01:19:00 Leading Edge Recovery Solutions, PO Box 129,  
Linden, MI 48451-0129  
13172536 +EDI: RMSC.COM Dec 29 2016 01:18:00 Lowes / MBGA /, Attention: Bankruptcy Department,  
Po Box 103104, Roswell, GA 30076-9104  
13316855 EDI: PRA.COM Dec 29 2016 01:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541  
13185451 EDI: Q3G.COM Dec 29 2016 01:19:00 Quantum3 Group LLC, PO Box 788,  
Kirkland, WA 98083-0788  
13172543 +EDI: RMSC.COM Dec 29 2016 01:18:00 Sams Club, Attention: Bankruptcy Department,  
Po Box 103104, Roswell, GA 30076-9104  
13172544 +EDI: SEARS.COM Dec 29 2016 01:18:00 Sears/cbna, 8725 West Sahara Avenue,  
The Lakes, NV 89163-0001  
13279902 +E-mail/Text: bncmail@w-legal.com Dec 29 2016 01:42:15 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13172546 +EDI: WTRRNBNBANK.COM Dec 29 2016 01:18:00 Target National Bank,  
C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475  
13172548 +EDI: URSI.COM Dec 29 2016 01:18:00 United Recovery Systems, LP, 5800 North Course Drive,  
Houston, TX 77072-1613  
13172532 EDI: WACHOVIA.COM Dec 29 2016 01:18:00 Homeq, Attn: Bankruptcy Department,  
1100 Corporate Center, Raleigh, NC 27607

TOTAL: 46

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC  
13172537 Nelson, Watson Associates, LLC, 80 Merrimack Street Lower Level, NJ 08130  
cr\* +Candica, L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD, MN 56302-9617)  
cr\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC., POB 41067,  
Norfolk, VA 23541)  
13172540\* ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
(address filed with court: Northwest Savings Bank, 39 South St. Mary Street,  
Saint Marys, PA 15857)  
13343366\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
NORFOLK, VA 23541)  
13172529 ##+Frederick J. Hanna & Associates, P.C., 1427 Roswell Road, Marietta, GA 30062-3668  
TOTALS: 2, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0315-1

User: amaz  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 30, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
Beth L. Slaby on behalf of Creditor JPMorgan Chase Bank, N.A. bslaby@clarkhill.com,  
aporter@clarkhill.com  
Daniel P. Foster on behalf of Joint Debtor Christine E Kopta dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Brian E Kopta dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
David W. Raphael on behalf of Creditor JPMorgan Chase Bank, N.A. draphael@grenenbirsic.com,  
mcupec@grenenbirsic.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
Mark G. Claypool on behalf of Creditor Northwest Savings Bank mclaypool@kmgslaw.com,  
knoxbank@hotmail.com;chartle@kmgslaw.com;mpol@kmgslaw.com  
Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com,  
bkecf@milsteadlaw.com  
Matthew John McClelland on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 12